

In re:
Beth Louise Edgell
Debtor

Case No. 24-12438-WJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Aug 12, 2024

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2024:

Recip ID	Recipient Name and Address
db	+ Beth Louise Edgell, POB 1323, Corona, CA 92878-1323
41956012	Golden One Credit Union, PO Box 279760, Sacramento, CA 95827
41956013	Hunt & Henriques, LLP, 7017 Realm Drive, Mckinleyville, CA 95519
41956018	Office of the Regional Chief Counsel, Region, 160 Spear Street, Suite 800, San Francisco, CA 94105-1545
41956019	+ Social Security Administration, 10000 Magnolia Ave., Riverside, CA 92503-3525
41956021	#+ Thrivent Credit Union, 3600 Commerce Court, Appleton, WI 54911-8580
41956022	+ Thrivent Fcu, 125 North Superior, Appleton, WI 54919-0001
41956024	+ Thrivent fcu, 4321 North Ballard Rd., Appleton, WI 54919-0001

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Aug 13 2024 04:31:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Aug 13 2024 04:31:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41956007	EDI: BANKAMER	Aug 13 2024 04:31:00	Bk Of Amer, P O Box 982236, El Paso, TX 79998
41956008	EDI: CAPITALONE.COM	Aug 13 2024 04:31:00	Cap One, Po Box 85015, Richmond, VA 23285
41956009	EDI: CAPITALONE.COM	Aug 13 2024 04:31:00	Capital One, POB 30280, Salt Lake City, UT 84130-0280
41956011	+ Email/Text: bankruptcy@golden1.com	Aug 13 2024 00:46:00	Golden 1 Credit Union, PO BOX 15966, Sacramento, CA 95852-0966
41956010	EDI: IRS.COM	Aug 13 2024 04:31:00	Department of Treasury, Internal Revenue Services, Fresno, CA 93888-0030
41956014	+ Email/Text: info@mandarichlaw.com	Aug 13 2024 00:45:00	Mandarich Law Group LLP, POB 109032, Chicago, IL 60610-9032
41956015	Email/Text: bankruptcydpt@mcmcg.com	Aug 13 2024 00:46:00	Midland Credit, POB 301030, Los Angeles, CA 90030-1030
41956016	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 13 2024 00:46:00	Midland Credit Management (CitiBank), 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
41956017	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 13 2024 00:46:00	Midland Credit Management Inc., 320 E Big Beaver Rd., Troy, MI 48083-1271
41956020	Email/Text: ssa.bankruptcy@ssa.gov	Aug 13 2024 00:45:00	Social Security Administration Gen'l Counsel, 6401 Security Blvd., RM 611 Altmeyer Blvd., Baltimore, MD 21235-6401

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41956023 + Email/Text: stephani.katzman@thrivent.com

Aug 13 2024 00:44:00

Thrivent Fcu, 122 E College Ave, Appleton, WI
54911-5711

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
41956025	*+	Thrivent FCU, 4321 North Ballard Rd., Appleton, WI 54919-0001

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2024 at the address(es) listed below:

Name	Email Address
Charles P Appel	on behalf of Debtor Beth Louise Edgell cappel@icls.org udelatorre@icls.org
Charles W Daff (TR)	charleswdaff@gmail.com c122@ecfcbis.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Beth Louise Edgell</u>	Social Security number or ITIN	xxx-xx-0159
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number: 6:24-bk-12438-WJ			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Beth Louise Edgell
aka Beth L Edgell, aka Beth Edgell

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 8/12/24

Dated: 8/12/24

By the court: Wayne E. Johnson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.